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Your privacy is our concern						

About ID Guard

ID Guard is the early-warning alert service from Privista that scans your credit file weekly and alerts you to signs of fraud.

Inaccuracies, Identity Theft and Credit Fraud - Real Problems

Staying informed about what's in your credit file is the best way to protect yourself against inaccuracies and identity fraud.

Recently, one of our customers e-mailed us writing: *"I consider your site to be invaluable. An incorrect late payment from someone else's account was discovered on mine and I received a notice from you about it and, to boot, an incorrect home address had been reported to the credit bureau! I would have had no idea about this if it were not for you. Since I am planning to buy a house in 3-4 months, you can imagine how sensitive and vital this kind of foreknowledge is."*

Studies show that between 500,000 and 700,000 individuals will have their identities stolen this year. ID Guard's weekly scans are designed to give you early-warning if something changes in your credit file so that you can take immediate action to safeguard your identity and credit standing. Don't be the last to know when your information falls into the wrong hands.

ID Guard Offers All Online Monitoring and e-mail Alerts at the Best Value.

For less than 6¢ a day, ID Guard scans your credit file and alerts you by e-mail when it finds changes. If it finds none, it sends an "all-clear" e-mail at the end of each month. Other services, which can cost four times as much, check files only a few times a year and provide no "all-clear" reassurance.

How ID Guard Works

Each week, Privista scans your credit file for activities that match the preferences set by you. Privista collects these activities and sends an email Alert to you, notifying you that activities have been detected. You simply click on the link in the email to log in to Privista and view your ID Guard Alerts for the week.

ID Guard provides the date, type, and a description of the event in question. Alerts from past weeks are automatically archived for a year and provided in an online summary. As a Member, you can return any time to view or delete archived Alerts or to change your Alert preferences.

Only ID Guard gives you the peace of mind of weekly scans and all-clear notification for the low annual fee of \$19.95.

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See How We Compare

ID Guard is the industry-leading credit monitoring service with unmatched features and functionality. Enjoy the benefits of ID Guard and become a Member today.

Features	ID Guard	Other Credit Alert Services
Notification of Changes	Weekly email notification	Often quarterly, offline notification
Alert preferences	Comprehensive list of credit activities and public records	Limited and cannot select preferences
Usability	Detailed and easy-to-understand table format and language	Difficult and confusing format and language
Online access	24/7 and 365 days	Limited or none
Event archiving	1 year archiving of events	No archiving
Partnerships	Equifax, the leading source for credit information	Often no formal relationship with a credit-reporting agency

Who Should Join

- **If you are actively managing your credit or would like to begin to do so**

As an educated credit consumer, you know how important credit is. Your credit will have a significant impact on the home you buy and the purchase of most major items. It can also affect the financial planning for you and your family. By using ID Guard, you are taking control of your credit and managing the same information the lenders use to make their credit decisions.

- **If you are concerned about credit fraud and identity theft**

Credit fraud and identity theft can happen to anyone with devastating consequences. ID Guard is the best, most convenient way to monitor your credit file and get an early-warning alert should something happen. We offer the most frequent, most comprehensive scan of your credit file to alert you to potentially fraudulent activity, before it becomes a serious problem.

Security is Our Utmost Concern

Privista has taken every measure to ensure your privacy and security online. We use the highest industry standard firewalls, secure servers, and secure socket layers (SSL) technology to maintain the integrity of all information. We regularly conduct third-party audits of our system and adhere to strict standards of privacy advocates, Better Business Bureau Online and Truste. We will not use, rent, or distribute your

information to anyone in any form without your consent.